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THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Sexton, Frank M. et al.

Application No.: 09/775,273

Filed: February 1, 2001

For: METHOD AND SYSTEM FOR
DISPROPORTIONAL
ALLOCATION OF MULTI-RISK
INSURANCE POLICY

Examiner: Kalinowski, Alexander G.

Art Unit: 3626

Confirmation No.: 7225

Attorney Docket No. 103

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on 3/11/05

Esler A. Baweray

Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed December 14, 2004, please amend the above
identified application as shown in the attached AMENDMENTS TO THE CLAIMS and as
explained in the attached REMARKS.